

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

DEREK D JOHNSON  
JODY M LUNA  
Debtor(s)

Case No. 15-30853

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/09/2015.
- 2) The plan was confirmed on 11/16/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 11/13/2017.
- 6) Number of months from filing to last payment: 26.
- 7) Number of months case was pending: 29.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$17,050.64
Less amount refunded to debtor	\$1,052.32

**NET RECEIPTS: \$15,998.32**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$719.99
Other	\$50.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,769.99**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACS	Unsecured	0.00	NA	NA	0.00	0.00
AES	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN HONDA FINANCE CORP	Secured	NA	574.19	574.19	0.00	0.00
AMERICAN HONDA FINANCE CORP	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN HONDA FINANCE CORP	Unsecured	0.00	NA	574.19	57.42	0.00
AMERICAN HONDA FINANCE CORP	Unsecured	10,106.00	10,106.97	10,106.97	1,010.70	0.00
ARNOLD SCOTT HARRIS	Unsecured	354.00	NA	NA	0.00	0.00
AT&T MOBILITY II LLC	Unsecured	NA	258.65	258.65	25.86	0.00
BANK OF AMERICA	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	16,600.00	19,300.00	19,300.00	6,940.94	1,408.01
CAPITAL ONE AUTO FINANCE	Unsecured	5,097.00	2,617.53	2,617.53	261.75	0.00
CAPITAL ONE BANK USA	Unsecured	3,365.00	3,365.27	3,365.27	336.53	0.00
CHASE CC	Unsecured	0.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	8,500.00	9,786.10	9,786.10	978.61	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
FEDERAL LOAN SERVICES	Unsecured	14,239.00	NA	NA	0.00	0.00
FEDERAL LOAN SERVICES	Unsecured	8,500.00	NA	NA	0.00	0.00
Fia Csna	Unsecured	0.00	NA	NA	0.00	0.00
IC SYSTEMS	Unsecured	131.00	NA	NA	0.00	0.00
ILLINOIS BELL TELEPHONE CO	Unsecured	802.00	802.64	802.64	80.26	0.00
ISAC	Unsecured	0.00	NA	NA	0.00	0.00
ISAC	Unsecured	0.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	712.00	32,330.13	32,330.13	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	967.00	15,937.72	15,937.72	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	1,439.00	51,863.19	51,863.19	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	1,520.00	48,120.13	48,120.13	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	1,890.00	31,917.87	31,917.87	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	5,791.00	6,367.30	6,367.30	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	9,050.00	9,775.98	9,775.98	0.00	0.00

<b><u>Scheduled Creditors:</u></b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NAVIENT SOLUTIONS INC	Unsecured	10,014.00	7,684.06	7,684.06	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	14,036.00	30,941.29	30,941.29	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	0.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	0.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	0.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	0.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	0.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	600.00	686.79	686.79	68.68	0.00
PERILLO BMW	Unsecured	4,513.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
UNIV MIAMI	Unsecured	0.00	NA	NA	0.00	0.00
UNIV OF MIAMI	Unsecured	0.00	NA	NA	0.00	0.00
UNVL CITI	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF ED FEDLOAN	Unsecured	0.00	24,124.94	24,124.94	0.00	0.00
US DEPT OF ED FEDLOAN	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	57,696.00	57,932.79	57,932.79	0.00	0.00
WEBBANK/FINGERHUT	Unsecured	0.00	NA	NA	0.00	0.00
ZINGO CASH	Unsecured	1,300.00	595.70	595.70	59.57	0.00

<b><u>Summary of Disbursements to Creditors:</u></b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$19,300.00	\$6,940.94	\$1,408.01
All Other Secured	\$574.19	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$19,874.19</b>	<b>\$6,940.94</b>	<b>\$1,408.01</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$345,789.24</b>	<b>\$2,879.38</b>	<b>\$0.00</b>

<b><u>Disbursements:</u></b>	
Expenses of Administration	<u>\$4,769.99</u>
Disbursements to Creditors	<u>\$11,228.33</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$15,998.32</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/07/2018

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.